

Fill in this information to identify the case:

Debtor 1 LESLIE R. FERNANDEZDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the Western District of TennesseeCase Number 17-25493**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: U.S. Bank National Association, as trustee of the NRZ Pass-Through Trust X

Court Claim no. (If known): 1

Date of Payment change: 07/01/2018

Must be at least 21 days after
date of this notice.

Last 4 digits of any number you use
to identify the debtor's account: 4228

New total payment: \$ 1019.00

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 361.08

New escrow payment: \$ 426.13

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current Principal and interest payment: \$

New Principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current Mortgage payment: \$

New Mortgage payment: \$

Debtor 1 LESLIE R. FERNANDEZ Case number (if known) 17-25493
First Name Middle Name Last Name

Part 4: Sign here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashish Rawat
Signature

Date: 06-07-2018

Print: Ashish Rawat
First Name Middle Name Last Name

Title: Claims Processor

Company AIS Portfolio Services, LP

Address P.O. Box 201347
Number Street
Arlington TX 76006
City State ZIP Code

Contact Phone ((888) 455-6662)

Email

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION

Case	LESLIE R. FERNANDEZ)	Case No.	17-25493
Name:)	Judge:	George W. Emerson Jr.
)	Chapter:	13
Debtor(s).)		

CERTIFICATE OF SERVICE

PLEASE BE ADVISED that on 06-07-2018 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b)(the "Bankruptcy Rules"), **U.S. Bank National Association, as trustee of the NRZ Pass-Through Trust X** filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change of payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules.

I hereby certify that on 06-07-2018 a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Debtor: LESLIE R. FERNANDEZ
7515 JUNIPER RIDGE DR.,
MEMPHIS, TN 38125

I hereby certify that on 06-07-2018 a copy of this Notice and all attachments on the following by Electronic Notification via CM/ECF and/or other Electronic Notification:

Trustee:
SYLVIA F BROWN
200 JEFFERSON AVE SUITE #1113,
MEMPHIS, TN 38103

Debtor's counsel:
ATTORNEY AT LAW
JIMMY E MCELROY
3780 S MENDENHALL,
MEMPHIS, TN 38115

All Parties in Interest
All Parties requesting Notice

By: /s/ Ashish Rawat
Ashish Rawat, AIS Portfolio Services, LP.
Authorized Agent for Shellpoint Mortgage Servicing



Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

LESLIE FERNANDEZ
7515 JUNIPER RDG DR
MEMPHIS TN 38125

Analysis Date: May 08, 2018
Loan: 4228
Property Address:
7515 JUNIPER RDG DR
MEMPHIS, TN 38125

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul 01, 2018	Prior Esc Pmt	July 01, 2017	Escrow Balance Calculation	
P & I Pmt:	\$592.87	\$592.87			P & I Pmt:	\$592.87	Due Date:	Nov 01, 2015
Escrow Pmt:	\$0.01	\$426.13			Escrow Pmt:	\$340.69	Escrow Balance:	(\$12,035.53)
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$4,088.48
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment:	\$592.88	\$1,019.00			Total Payment:	\$933.56	Anticipated Escrow Balance:	(\$7,947.05)

Shortage/Overage Information		Effective Jul 01, 2018
Upcoming Total Annual Bills		\$5,113.57
Required Cushion		\$852.26
Required Starting Balance		\$3,409.05
Escrow Shortage		(\$11,356.10)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$852.26. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$852.26 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Sept 2002 to June 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	(\$12,654.55)	(\$16,673.90)
Sep 2002	\$309.51				*	(\$12,345.04)	(\$16,673.90)
Oct 2002	\$309.51				*	(\$12,035.53)	(\$16,673.90)
Nov 2002	\$309.51				*	(\$11,726.02)	(\$16,673.90)
Jan 2003	\$309.51				*	(\$11,416.51)	(\$16,673.90)
Feb 2003	\$309.51				*	(\$11,107.00)	(\$16,673.90)
Mar 2003	\$309.51				*	(\$10,797.49)	(\$16,673.90)
Apr 2003	\$309.51				*	(\$10,487.98)	(\$16,673.90)
May 2003	\$309.51				*	(\$10,178.47)	(\$16,673.90)
Jun 2003	\$309.51				*	(\$9,868.96)	(\$16,673.90)
Jul 2003	\$309.51				*	(\$9,559.45)	(\$16,673.90)
Aug 2003	\$309.51				*	(\$9,249.94)	(\$16,673.90)
Jul 2015		\$305.23			*	(\$9,249.94)	(\$16,368.67)
Jul 2015		\$309.51			*	(\$9,249.94)	(\$16,059.16)
Sep 2015		\$1,238.04			*	(\$9,249.94)	(\$14,821.12)
Oct 2015		\$1,426.53			*	(\$9,249.94)	(\$13,394.59)
Nov 2015		(\$1,238.04)			*	(\$9,249.94)	(\$14,632.63)
Nov 2015				\$1,426.53	*	(\$9,249.94)	(\$16,059.16)
Feb 2016		\$309.51			*	(\$9,249.94)	(\$15,749.65)
Oct 2017		\$619.02			*	(\$9,249.94)	(\$15,130.63)
Nov 2017		\$928.53			*	(\$9,249.94)	(\$14,202.10)
Nov 2017		\$12,723.53			*	(\$9,249.94)	(\$1,478.57)
Nov 2017				\$12,723.53	*	(\$9,249.94)	(\$14,202.10)
Dec 2017		\$309.51			*	(\$9,249.94)	(\$13,892.59)
Jan 2018		\$309.51			*	(\$9,249.94)	(\$13,583.08)
Feb 2018		\$928.53			*	(\$9,249.94)	(\$12,654.55)
Mar 2018		\$619.02			*	(\$9,249.94)	(\$12,035.53)
					Anticipated Transactions	(\$9,249.94)	(\$12,035.53)
May 2018		\$3,747.79 ^P					(\$8,287.74)
Jun 2018		\$340.69 ^P					(\$7,947.05)
	\$3,404.61	\$22,876.91	\$0.00	\$14,150.06			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

May 08, 2018

Loan: 4228

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(\$7,947.05)	\$3,409.05
Jul 2018	\$426.13			(\$7,520.92)	\$3,835.18
Aug 2018	\$426.13			(\$7,094.79)	\$4,261.31
Sep 2018	\$426.13			(\$6,668.66)	\$4,687.44
Oct 2018	\$426.13			(\$6,242.53)	\$5,113.57
Nov 2018	\$426.13			(\$5,816.40)	\$5,539.70
Dec 2018	\$426.13	\$3,635.00	Hazard	(\$9,025.27)	\$2,330.83
Dec 2018		\$1,478.57	County Tax	(\$10,503.84)	\$852.26
Jan 2019	\$426.13			(\$10,077.71)	\$1,278.39
Feb 2019	\$426.13			(\$9,651.58)	\$1,704.52
Mar 2019	\$426.13			(\$9,225.45)	\$2,130.65
Apr 2019	\$426.13			(\$8,799.32)	\$2,556.78
May 2019	\$426.13			(\$8,373.19)	\$2,982.91
Jun 2019	\$426.13			(\$7,947.06)	\$3,409.04
	\$5,113.56	\$5,113.57			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$7,947.05). Your starting balance (escrow balance required) according to this analysis should be \$3,409.05. This means you have a shortage of \$11,356.10.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$5,113.57. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$426.13
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$426.13

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.